

Wheaton College Financial Aid Information for Married Students

Getting married while still in school is a big decision that may have an effect on your financial aid eligibility. If you are considering getting married before graduation, keep the following financial aid information in mind:

The marital status you report on your FAFSA **cannot** be changed once the FAFSA has been submitted. Federal regulations are very specific about this issue. If you file your FAFSA before you get married, you will still be considered a dependent for the entire aid year and must report your parents' income and asset information.

As soon as possible after you get married, take the following steps:

1. Make a copy of your marriage license and mail it to our office.
2. Apply for a new Social Security card (if you are changing your name).
3. Fill out your FAFSA.
4. Fill out your Wheaton College financial aid application.

If you are a high need student, your financial aid package may not improve after you get married. This is because the federal need analysis formula does not expect low income parents to contribute much (if anything) to the student's education. In these situations, removing parent information makes very little difference in the final award. Also, if you already meet other criteria for financial aid independence, getting married will not change your award at all. Talk to your counselor to see how much your parents are expected to contribute before you make the decision to delay filling out your FAFSA.

We recommend that returning students apply for aid by April 15th, and that students have **all** paperwork in by July 1st. Thus, if you are a high need student getting married after the deadlines, it may not be in your best interest to wait to file the FAFSA. We cannot guarantee that we will still have institutional funds available or that you will avoid late fees after the stated deadlines. However, keep in mind that even though we may run out of some funds, Federal Stafford loan and Federal Pell Grant eligibility are still available after the recommended deadlines. Meet with your counselor ahead of time to decide if waiting to file the FAFSA is in your best interest.

When we put your financial aid package together, we are trying to assess your actual financial position. Thus, if your parents are still planning on paying your college bill, or assisting you financially in any way, this must be reported on the Wheaton financial aid application as a resource. If they choose to help you financially while you are in school, and you were not able to estimate the amount of their help when you filled out your application, you should turn in an Outside Resource form to our office to report the amount of their financial assistance.

When filling out your FAFSA, keep in mind that even though you may have filed your taxes separately, the numbers on the FAFSA must include both the husband's and the wife's financial information. For example, the income reported on the FAFSA should be the sum of the income reported on both the husband's and the wife's tax returns, even though the original returns may have been filed before the wedding.